HOUSING MARKET INFORMATION

HOUSING NOW TABLES
Hamilton and Brantford CMAs

Date Released: December 2016

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Canada

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Publication Update!

CMHC's Market Analysis Centre (MAC) is currently undertaking a review of its products suite in order to better serve our clients. Some of CMHC's products are being revamped and other new products are in the planning stages.

As a result, the ***Housing Now*** report has become the ***Housing Now Tables*** and will continue to deliver timely statistics on housing market conditions across Canada, including data on housing starts, completions, mortgage rates, new home prices, absorption rates and economic indicators.

In addition, CMHC will be launching a new publication named the ***Housing Market Insight***. This publication will provide insights, analysis and information to support informed decision making within the housing and housing finance sectors. The ***Housing Market Insight*** will be released shortly.

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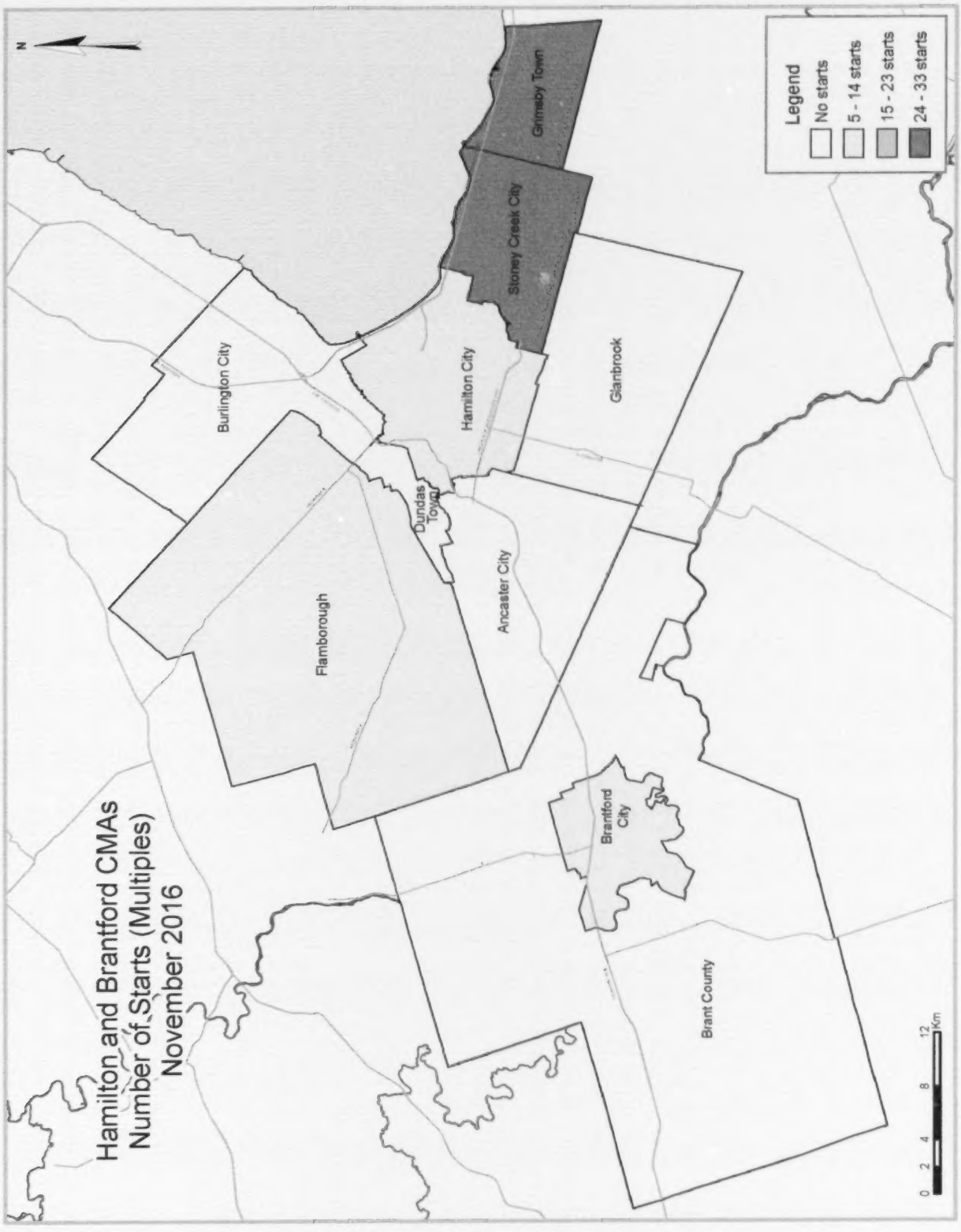
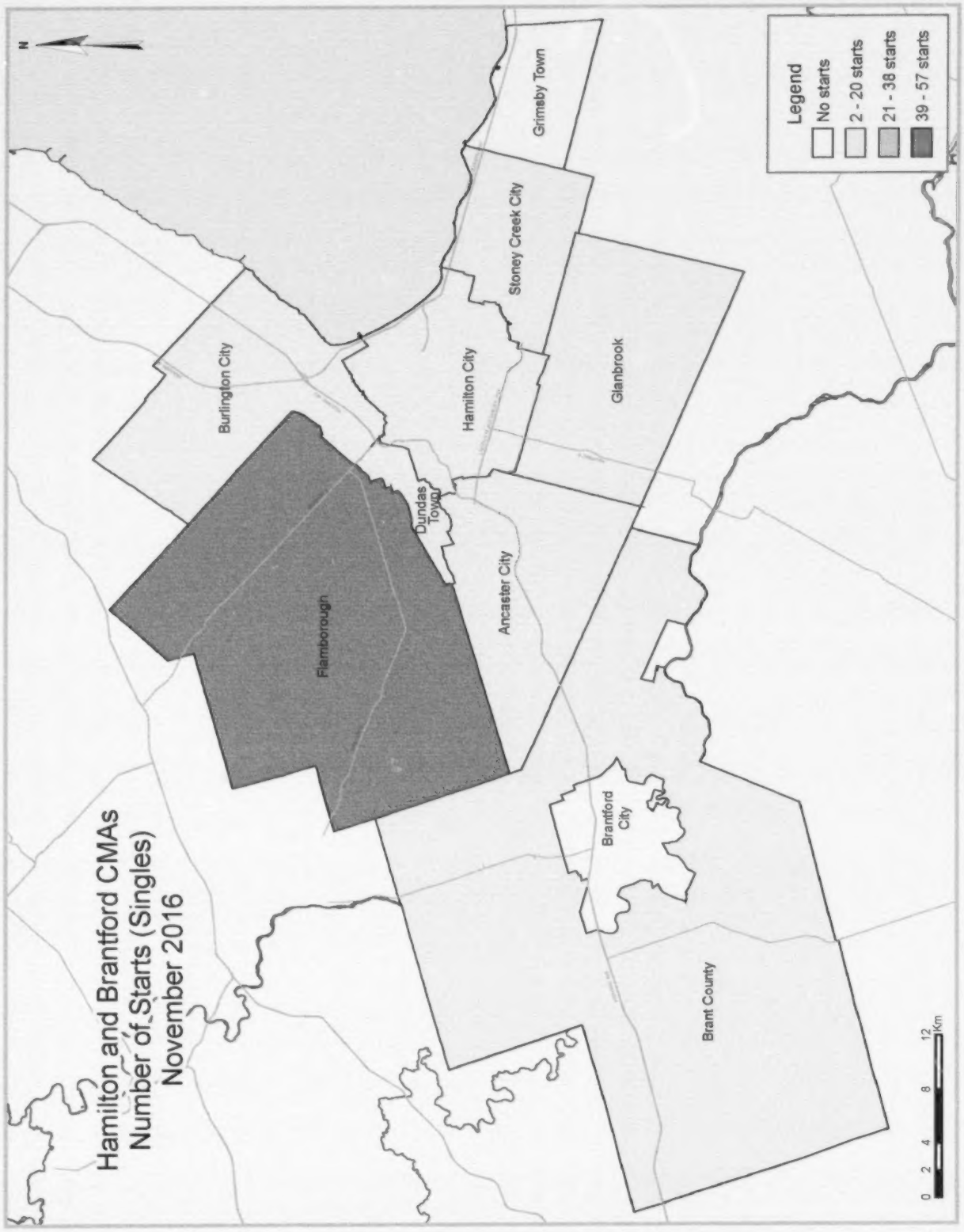
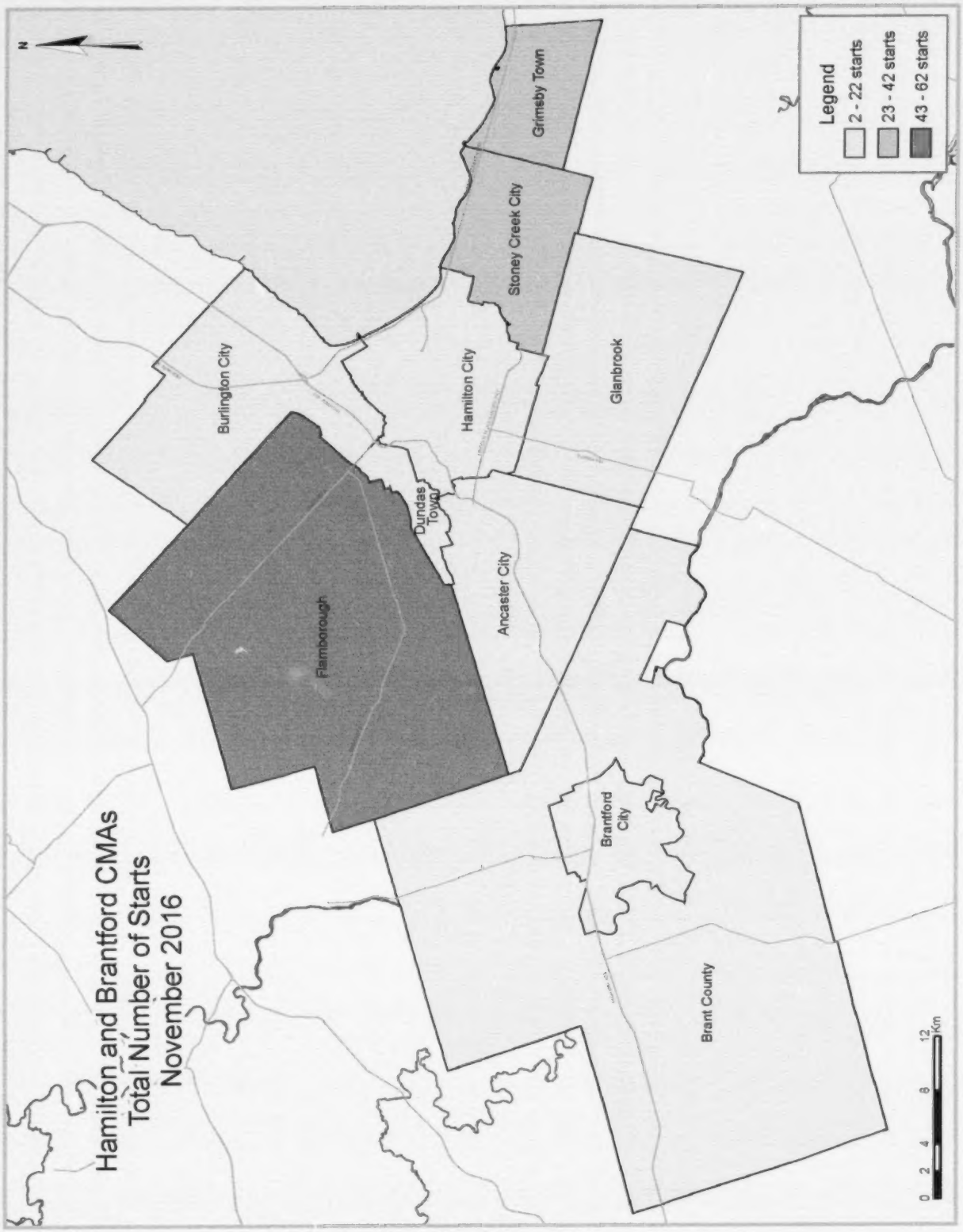
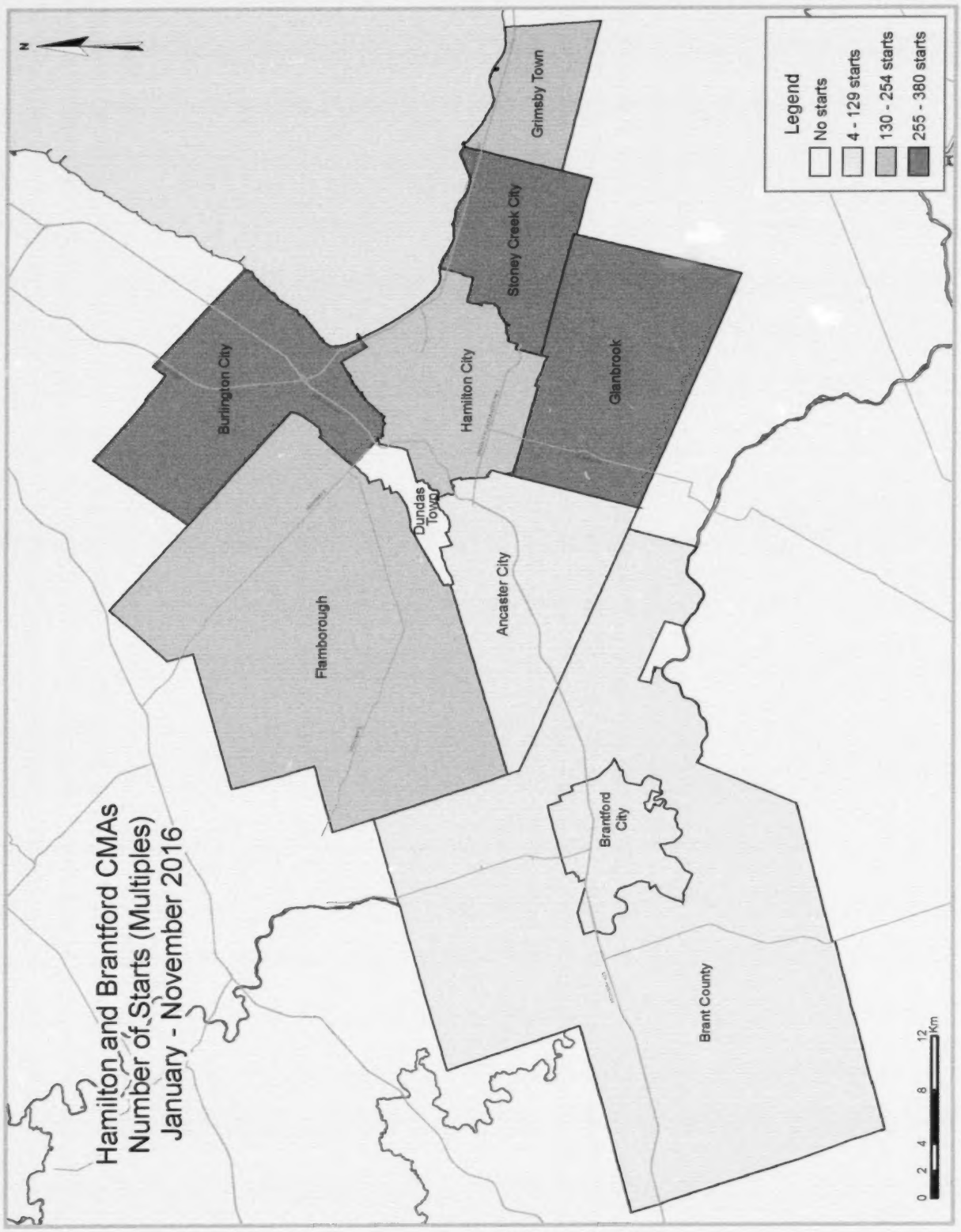
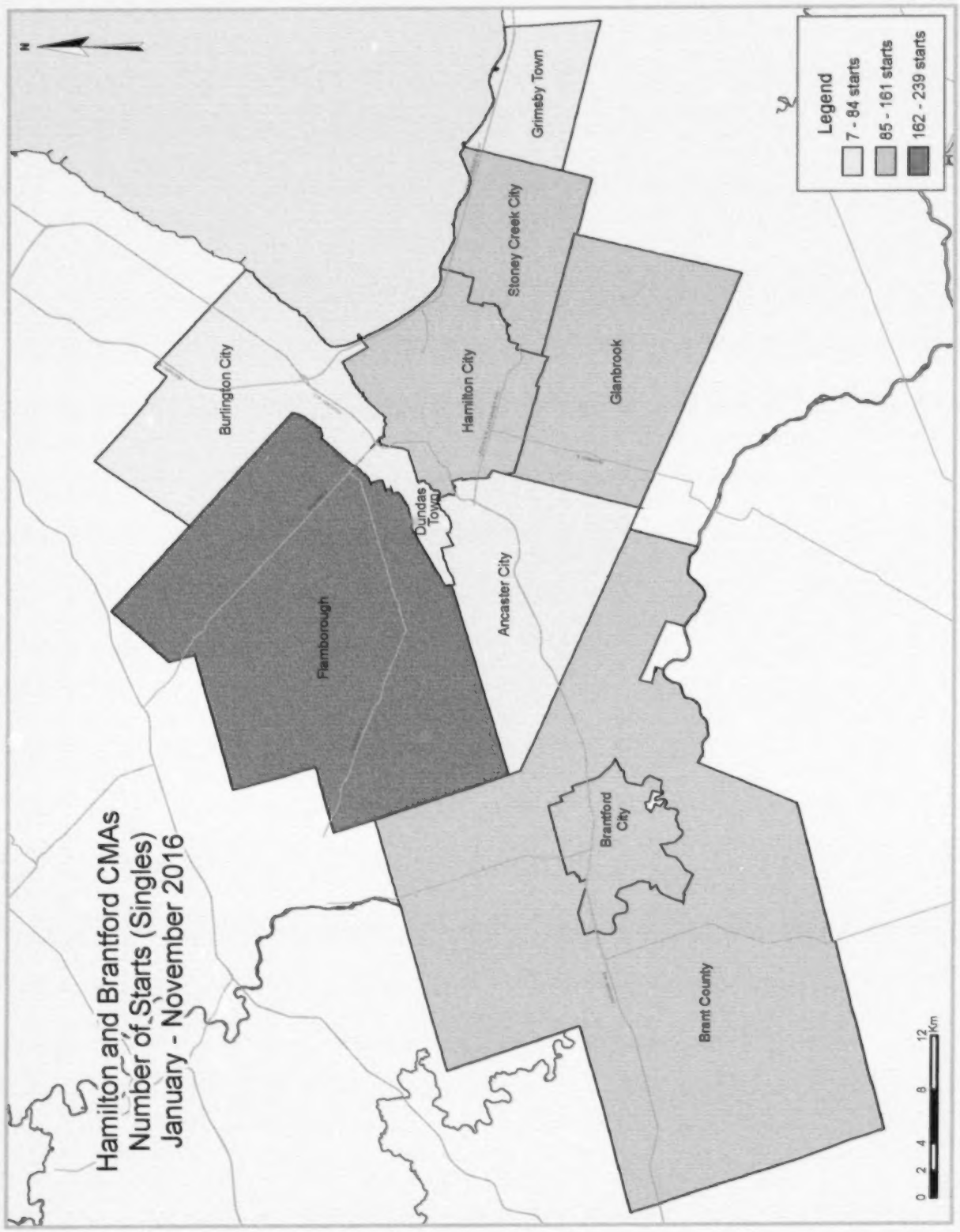
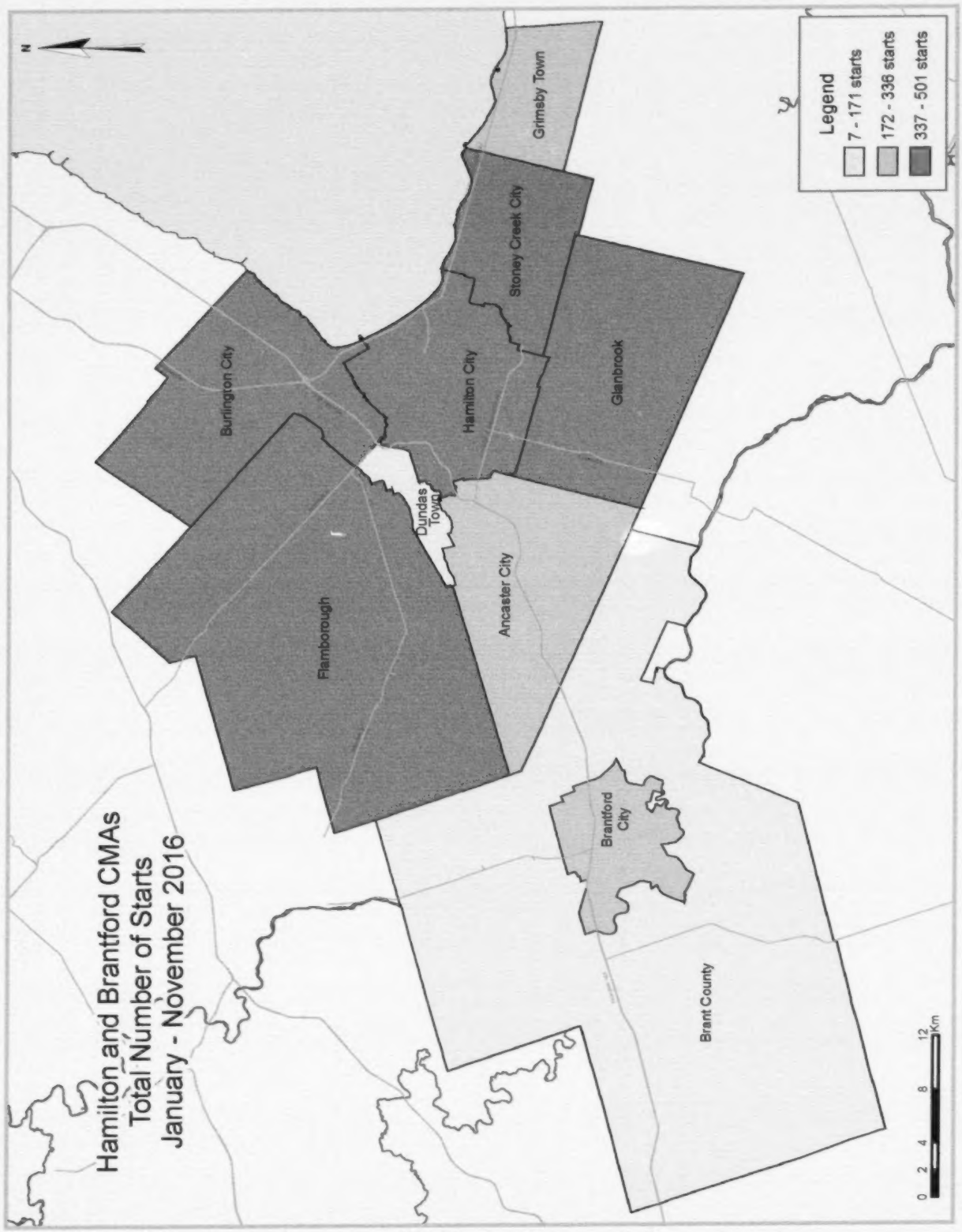

Hamilton and Brantford CMAs
Number of Starts (Multiples)
November 2016
N
Legend
No starts
5 - 14 starts
15 - 23 starts
24 - 33 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Singles)
November 2016
N
Legend
No starts
2 - 20 starts
21 - 38 starts
39 - 57 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Ancaster City
Flamborough
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Total Number of Starts
November 2016
N
Legend
2 - 22 starts
23 - 42 starts
43 - 62 starts
Grimsby Town
Stoney Creek City
Burlington City
Hamilton City
Glanbrook
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Multiples)
January - November 2016
N
Legend
No starts
4 - 129 starts
130 - 254 starts
255 - 380 starts
Grimsby Town
Stoney Creek City
Burlington City
Hamilton City
Glanbrook
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Number of Starts (Singles)
January - November 2016
N
Legend
7 - 84 starts
85 - 161 starts
162 - 239 starts
Grimsby Town
Stoney Creek City
Hamilton City
Glanbrook
Burlington City
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant County
0 2 4 8 12 Km


Hamilton and Brantford CMAs
Total Number of Starts
January - November 2016
N
Legend
7 - 171 starts
172 - 336 starts
337 - 501 starts
Grimsby Town
Stoney Creek City
Glanbrook
Hamilton City
Burlington City
Dundas Town
Flamborough
Ancaster City
Brantford City
Brant County
0 2 4 8 12 Km

HOUSING NOW REPORT TABLES

Available in ALL reports:

1	Housing Starts (SAAR and Trend)
1.1	Housing Activity Summary of CMA
2	Starts by Submarket and by Dwelling Type – Current Month or Quarter
2.1	Starts by Submarket and by Dwelling Type – Year-to-Date
3	Completions by Submarket and by Dwelling Type – Current Month or Quarter
3.1	Completions by Submarket and by Dwelling Type – Year-to-Date
4	Absorbed Single-Detached Units by Price Range
5	MLS® Residential Activity
6	Economic Indicators

Available in SELECTED Reports:

1.2	Housing Activity Summary by Submarket
1.3	History of Housing Activity (once a year)
2.2	Starts by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
2.3	Starts by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
2.4	Starts by Submarket and by Intended Market – Current Month or Quarter
2.5	Starts by Submarket and by Intended Market – Year-to-Date
3.2	Completions by Submarket, by Dwelling Type and by Intended Market – Current Month or Quarter
3.3	Completions by Submarket, by Dwelling Type and by Intended Market – Year-to-Date
3.4	Completions by Submarket and by Intended Market – Current Month or Quarter
3.5	Completions by Submarket and by Intended Market – Year-to-Date
4.1	Average Price ($) of Absorbed Single-Detached Units

SYMBOLS

n/a	Not applicable
*	Totals may not add up due to co-operatives and unknown market types
**	Percent change > 200%
-	Nil
--	Amount too small to be expressed
SA	Monthly figures are adjusted to remove normal seasonal variation

Table 1a: Housing Starts (SAAR and Trend) November 2016		
Hamilton CMA[1]	October 2016	November 2016
Trend[2]	2,868	2,788
SAAR	3,207	1,868
	November 2015	November 2016
Actual		
November - Single-Detached	64	91
November - Multiples	139	81
November - Total	203	172
January to November - Single-Detached	1,071	716
January to November - Multiples	813	1,787
January to November - Total	1,884	2,503

Table 1b: Housing Starts (SAAR and Trend) November 2016		
Brantford CMA[1]	October 2016	November 2016
Trend[2]	388	329
SAAR	255	259
	November 2015	November 2016
Actual		
November - Single-Detached	10	8
November - Multiples	30	14
November - Total	40	22
January to November - Single-Detached	258	199
January to November - Multiples	366	111
January to November - Total	624	310

Source: CMHC

[1] Census Metropolitan Area

[2] The trend is a six-month moving average of the monthly seasonally adjusted annual rates (SAAR)

Detailed data available upon request

Table 1.1a: Housing Activity Summary of Hamilton CMA
November 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
November 2016	91	0	81	0	0	0	0	0	172
November 2015	61	0	37	3	0	102	0	0	203
% Change	49.2	n/a	118.9	-100.0	n/a	-100.0	n/a	n/a	-15.3
Year-to-date 2016	716	110	1,004	0	23	422	0	228	2,503
Year-to-date 2015	1,066	20	397	5	44	350	2	0	1,884
% Change	-32.8	**	152.9	-100.0	-47.7	20.6	-100.0	n/a	32.9
UNDER CONSTRUCTION									
November 2016	568	36	787	1	42	824	90	228	2,576
November 2015	691	16	347	3	47	574	146	275	2,099
% Change	-17.8	125.0	126.8	-66.7	-10.6	43.6	-38.4	-17.1	22.7
COMPLETIONS									
November 2016	36	30	126	2	0	0	0	30	224
November 2015	95	2	17	1	0	2	0	4	121
% Change	-62.1	**	**	100.0	n/a	-100.0	n/a	**	85.1
Year-to-date 2016	743	92	594	3	16	33	14	465	1,960
Year-to-date 2015	1,041	104	631	6	207	303	38	164	2,494
% Change	-28.6	-11.5	-5.9	-50.0	-92.3	-89.1	-63.2	183.5	-21.4
COMPLETED & NOT ABSORBED									
November 2016	65	39	211	0	21	3	n/a	n/a	339
November 2015	106	1	89	1	38	3	n/a	n/a	238
% Change	-38.7	**	137.1	-100.0	-44.7	0.0	n/a	n/a	42.4
ABSORBED									
November 2016	51	21	105	2	0	0	n/a	n/a	179
November 2015	96	2	16	0	4	72	n/a	n/a	190
% Change	-46.9	**	**	n/a	-100.0	-100.0	n/a	n/a	-5.8
Year-to-date 2016	787	54	520	4	31	33	n/a	n/a	1,429
Year-to-date 2015	998	104	553	7	174	303	n/a	n/a	2,139
% Change	-21.1	-48.1	-6.0	-42.9	-82.2	-89.1	n/a	n/a	-33.2

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.1b: Housing Activity Summary of Brantford CMA
November 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
November 2016	8	2	12	0	0	0	0	0	22
November 2015	10	4	19	0	7	0	0	0	40
% Change	-20.0	-50.0	-36.8	n/a	-100.0	n/a	n/a	n/a	-45.0
Year-to-date 2016	199	14	76	0	6	12	0	3	310
Year-to-date 2015	257	16	178	1	19	0	0	153	624
% Change	-22.6	-12.5	-57.3	-100.0	-68.4	n/a	n/a	-98.0	-50.3
UNDER CONSTRUCTION									
November 2016	93	12	97	0	25	160	8	0	395
November 2015	138	18	138	0	31	0	8	0	333
% Change	-32.6	-33.3	-29.7	n/a	-19.4	n/a	0.0	n/a	18.6
COMPLETIONS									
November 2016	18	2	6	0	0	0	0	0	26
November 2015	11	0	3	0	0	0	1	153	168
% Change	63.6	n/a	100.0	n/a	n/a	n/a	-100.0	-100.0	-84.5
Year-to-date 2016	217	16	119	0	12	4	0	3	371
Year-to-date 2015	262	2	41	6	30	0	4	211	556
% Change	-17.2	**	190.2	-100.0	-60.0	n/a	-100.0	-98.6	-33.3
COMPLETED & NOT ABSORBED									
November 2016	18	7	9	0	4	3	n/a	n/a	41
November 2015	23	2	5	0	10	0	n/a	n/a	40
% Change	-21.7	**	80.0	n/a	-60.0	n/a	n/a	n/a	2.5
ABSORBED									
November 2016	22	3	5	0	0	0	n/a	n/a	30
November 2015	10	0	3	0	0	0	n/a	n/a	13
% Change	120.0	n/a	66.7	n/a	n/a	n/a	n/a	n/a	130.8
Year-to-date 2016	234	15	119	0	18	1	n/a	n/a	387
Year-to-date 2015	265	0	36	7	30	0	n/a	n/a	338
% Change	-11.7	n/a	**	-100.0	-40.0	n/a	n/a	n/a	14.5

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
November 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
STARTS									
City of Hamilton									
November 2016	89	0	51	0	0	0	0	0	140
November 2015	55	0	37	0	0	6	0	0	98
Former Hamilton City									
November 2016	9	0	13	0	0	0	0	0	22
November 2015	5	0	8	0	0	6	0	0	19
Stoney Creek City									
November 2016	6	0	33	0	0	0	0	0	39
November 2015	6	0	0	0	0	0	0	0	6
Ancaster City									
November 2016	7	0	0	0	0	0	0	0	7
November 2015	11	0	0	0	0	0	0	0	11
Dundas Town									
November 2016	2	0	0	0	0	0	0	0	2
November 2015	3	0	0	0	0	0	0	0	3
Flamborough									
November 2016	57	0	5	0	0	0	0	0	62
November 2015	2	0	14	0	0	0	0	0	16
Glanbrook									
November 2016	8	0	0	0	0	0	0	0	8
November 2015	28	0	15	0	0	0	0	0	43
City of Burlington									
November 2016	2	0	0	0	0	0	0	0	2
November 2015	2	0	0	3	0	96	0	0	101
Grimsby									
November 2016	0	0	30	0	0	0	0	0	30
November 2015	4	0	0	0	0	0	0	0	4
Hamilton CMA									
November 2016	91	0	81	0	0	0	0	0	172
November 2015	61	0	37	3	0	102	0	0	203
Brant County									
November 2016	8	0	0	0	0	0	0	0	8
November 2015	6	4	12	0	0	0	0	0	22
Brantford City									
November 2016	0	2	12	0	0	0	0	0	14
November 2015	4	0	7	0	7	0	0	0	18
Brantford CMA									
November 2016	8	2	12	0	0	0	0	0	22
November 2015	10	4	19	0	7	0	0	0	40

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
November 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
UNDER CONSTRUCTION									
City of Hamilton									
November 2016	492	36	674	0	6	30	90	228	1,556
November 2015	582	12	335	0	6	197	146	120	1,398
Former Hamilton City									
November 2016	78	4	94	0	0	30	90	100	396
November 2015	98	8	51	0	0	197	132	120	606
Stoney Creek City									
November 2016	78	32	105	0	6	0	0	128	349
November 2015	86	0	114	0	6	0	14	0	220
Ancaster City									
November 2016	45	0	75	0	0	0	0	0	120
November 2015	58	0	40	0	0	0	0	0	98
Dundas Town									
November 2016	6	0	0	0	0	0	0	0	6
November 2015	5	2	0	0	0	0	0	0	7
Flamborough									
November 2016	204	0	187	0	0	0	0	0	391
November 2015	22	0	28	0	0	0	0	0	50
Glanbrook									
November 2016	81	0	213	0	0	0	0	0	294
November 2015	313	2	102	0	0	0	0	0	417
City of Burlington									
November 2016	66	0	0	1	13	674	0	0	754
November 2015	74	4	12	3	41	377	0	155	666
Grimsby									
November 2016	10	0	113	0	23	120	0	0	266
November 2015	35	0	0	0	0	0	0	0	35
Hamilton CMA									
November 2016	568	36	787	1	42	824	90	228	2,576
November 2015	691	16	347	3	47	574	146	275	2,099
Brant County									
November 2016	61	2	6	0	0	0	8	0	77
November 2015	52	16	35	0	0	0	8	0	111
Brantford City									
November 2016	32	10	91	0	25	160	0	0	318
November 2015	86	2	103	0	31	0	0	0	222
Brantford CMA									
November 2016	93	12	97	0	25	160	8	0	395
November 2015	138	18	138	0	31	0	8	0	333

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
November 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETIONS									
City of Hamilton									
November 2016	32	28	126	0	0	0	0	30	216
November 2015	78	2	13	0	0	0	0	0	93
Former Hamilton City									
November 2016	8	0	14	0	0	0	0	30	52
November 2015	9	2	0	0	0	0	0	0	11
Stoney Creek City									
November 2016	18	28	8	0	0	0	0	0	54
November 2015	31	0	6	0	0	0	0	0	37
Ancaster City									
November 2016	1	0	18	0	0	0	0	0	19
November 2015	5	0	0	0	0	0	0	0	5
Dundas Town									
November 2016	1	0	0	0	0	0	0	0	1
November 2015	2	0	0	0	0	0	0	0	2
Flamborough									
November 2016	0	0	40	0	0	0	0	0	40
November 2015	0	0	7	0	0	0	0	0	7
Glanbrook									
November 2016	4	0	46	0	0	0	0	0	50
November 2015	31	0	0	0	0	0	0	0	31
City of Burlington									
November 2016	3	0	0	2	0	0	0	0	5
November 2015	9	0	4	0	0	2	0	0	15
Grimsby									
November 2016	1	2	0	0	0	0	0	0	3
November 2015	8	0	0	1	0	0	0	4	13
Hamilton CMA									
November 2016	36	30	126	2	0	0	0	30	224
November 2015	95	2	17	1	0	2	0	4	121
Brant County									
November 2016	8	2	6	0	0	0	0	0	16
November 2015	6	0	3	0	0	0	0	0	9
Brantford City									
November 2016	10	0	0	0	0	0	0	0	10
November 2015	5	0	0	0	0	0	1	153	159
Brantford CMA									
November 2016	18	2	6	0	0	0	0	0	26
November 2015	11	0	3	0	0	0	1	153	168

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
November 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
COMPLETED & NOT ABSORBED									
City of Hamilton									
November 2016	61	37	189	0	21	3	n/a	n/a	311
November 2015	98	0	67	0	38	3	n/a	n/a	206
Former Hamilton City									
November 2016	9	0	35	0	4	0	n/a	n/a	48
November 2015	14	0	2	0	0	0	n/a	n/a	16
Stoney Creek City									
November 2016	35	37	26	0	15	0	n/a	n/a	113
November 2015	31	0	39	0	24	0	n/a	n/a	94
Ancaster City									
November 2016	5	0	10	0	0	0	n/a	n/a	15
November 2015	10	0	6	0	0	0	n/a	n/a	16
Dundas Town									
November 2016	0	0	0	0	0	0	n/a	n/a	0
November 2015	0	0	0	0	0	0	n/a	n/a	0
Flamborough									
November 2016	3	0	39	0	0	3	n/a	n/a	45
November 2015	1	0	6	0	0	3	n/a	n/a	10
Glanbrook									
November 2016	9	0	79	0	2	0	n/a	n/a	90
November 2015	42	0	14	0	14	0	n/a	n/a	70
City of Burlington									
November 2016	1	1	0	0	0	0	n/a	n/a	2
November 2015	7	1	0	0	0	0	n/a	n/a	8
Grimsby									
November 2016	3	1	22	0	0	0	n/a	n/a	26
November 2015	1	0	22	1	0	0	n/a	n/a	24
Hamilton CMA									
November 2016	65	39	211	0	21	3	n/a	n/a	339
November 2015	106	1	89	1	38	3	n/a	n/a	238
Brant County									
November 2016	4	7	5	0	0	0	n/a	n/a	16
November 2015	6	0	0	0	1	0	n/a	n/a	7
Brantford City									
November 2016	14	0	4	0	4	3	n/a	n/a	25
November 2015	17	2	5	0	9	0	n/a	n/a	33
Brantford CMA									
November 2016	18	7	9	0	4	3	n/a	n/a	41
November 2015	23	2	5	0	10	0	n/a	n/a	40

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.2: Housing Activity Summary by Submarket
November 2016

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
ABSORBED									
City of Hamilton									
November 2016	47	20	105	0	0	0	n/a	n/a	172
November 2015	75	2	9	0	4	12	n/a	n/a	102
Former Hamilton City									
November 2016	7	0	11	0	0	0	n/a	n/a	18
November 2015	9	2	0	0	0	12	n/a	n/a	23
Stoney Creek City									
November 2016	21	20	16	0	0	0	n/a	n/a	57
November 2015	36	0	4	0	4	0	n/a	n/a	44
Ancaster City									
November 2016	0	0	15	0	0	0	n/a	n/a	15
November 2015	6	0	0	0	0	0	n/a	n/a	6
Dundas Town									
November 2016	1	0	0	0	0	0	n/a	n/a	1
November 2015	2	0	0	0	0	0	n/a	n/a	2
Flamborough									
November 2016	6	0	29	0	0	0	n/a	n/a	35
November 2015	0	0	1	0	0	0	n/a	n/a	1
Glanbrook									
November 2016	12	0	34	0	0	0	n/a	n/a	46
November 2015	22	0	4	0	0	0	n/a	n/a	26
City of Burlington									
November 2016	2	0	0	2	0	0	n/a	n/a	4
November 2015	12	0	4	0	0	60	n/a	n/a	76
Grimsby									
November 2016	2	1	0	0	0	0	n/a	n/a	3
November 2015	9	0	3	0	0	0	n/a	n/a	12
Hamilton CMA									
November 2016	51	21	105	2	0	0	n/a	n/a	179
November 2015	96	2	16	0	4	72	n/a	n/a	190
Brant County									
November 2016	8	3	5	0	0	0	n/a	n/a	16
November 2015	6	0	3	0	0	0	n/a	n/a	9
Brantford City									
November 2016	14	0	0	0	0	0	n/a	n/a	14
November 2015	4	0	0	0	0	0	n/a	n/a	4
Brantford CMA									
November 2016	22	3	5	0	0	0	n/a	n/a	30
November 2015	10	0	3	0	0	0	n/a	n/a	13

Source: CMHC (Starts and Completions Survey, Market Absorption Survey)

Table 1.3a: History of Housing Starts of Hamilton CMA
2006 - 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2015	1,116	22	514	6	44	350	2	0	2,054
% Change	-2.4	-80.0	-37.7	-40.0	-81.7	-7.4	n/a	-100.0	-27.5
2014	1,143	110	825	10	240	378	0	126	2,832
% Change	-0.6	12.2	91.9	11.1	-22.6	11.5	-100.0	-64.9	4.5
2013	1,150	98	430	9	310	339	14	359	2,709
% Change	-16.9	6.5	-30.4	80.0	-10.4	-10.8	-82.1	**	-8.8
2012	1,384	92	618	5	346	380	78	66	2,969
% Change	2.1	**	33.2	-64.3	64.0	47.3	n/a	-49.6	20.6
2011	1,356	28	464	14	211	258	0	131	2,462
% Change	-22.3	-88.4	-37.6	100.0	9.9	-40.7	-100.0	-32.8	-30.9
2010	1,746	242	743	7	192	435	2	195	3,562
% Change	95.7	86.2	**	16.7	-25.9	**	n/a	-26.1	91.5
2009	892	130	218	6	259	90	0	264	1,860
% Change	-46.5	12.1	-63.4	-25.0	-59.8	-81.9	n/a	n/a	-47.3
2008	1,667	116	595	8	645	498	0	0	3,529
% Change	-5.3	26.1	44.8	n/a	25.7	**	n/a	-100.0	17.5
2007	1,761	92	411	0	513	88	0	139	3,004
% Change	2.1	-25.8	-30.6	-100.0	41.7	-6.4	-100.0	13.9	-1.3
2006	1,725	124	592	16	362	94	8	122	3,043

Source: CMHC (Starts and Completions Survey)

Table 1.3b: History of Housing Starts of Brantford CMA 2006 - 2015

	Ownership						Rental		Total*
	Freehold			Condominium					
	Single	Semi	Row, Apt. & Other	Single	Row and Semi	Apt. & Other	Single, Semi, and Row	Apt. & Other	
2015	264	16	184	1	19	152	0	153	789
% Change	0.4	**	**	-93.3	-63.5	n/a	-100.0	155.0	89.7
2014	263	2	16	15	52	0	8	60	416
% Change	0.8	-80.0	-80.7	n/a	23.8	n/a	n/a	n/a	5.1
2013	261	10	83	0	42	0	0	0	396
% Change	-8.7	-16.7	23.9	n/a	27.3	n/a	-100.0	n/a	-1.5
2012	286	12	67	0	33	0	4	0	402
% Change	23.8	200.0	59.5	n/a	-59.3	n/a	-55.6	-100.0	-6.1
2011	231	4	42	0	81	0	9	61	428
% Change	-17.2	-60.0	-48.1	-100.0	30.6	-100.0	n/a	-7.6	-15.1
2010	279	10	81	1	62	5	0	66	504
% Change	8.6	-28.6	**	0.0	106.7	n/a	n/a	**	59.0
2009	257	14	12	1	30	0	0	3	317
% Change	-8.2	**	-76.0	-66.7	-49.2	-100.0	-100.0	-62.5	-26.6
2008	280	4	50	3	59	21	7	8	432
% Change	-39.9	-75.0	92.3	n/a	-27.2	n/a	n/a	n/a	-26.7
2007	466	16	26	0	81	0	0	0	589
% Change	30.5	**	n/a	n/a	72.3	n/a	n/a	-100.0	44.0
2006	357	2	0	0	47	0	0	3	409

Source: CMHC (Starts and Completions Survey)

Table 2: Starts by Submarket and by Dwelling Type
November 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Nov 2016	Nov 2015	Nov 2016	Nov 2015	Nov 2016	Nov 2015	Nov 2016	Nov 2015	Nov 2016	Nov 2015	% Change
Hamilton CMA	91	64	0	0	81	37	0	102	172	203	-15.3
City of Hamilton	89	55	0	0	51	37	0	6	140	98	42.9
Former Hamilton City	9	5	0	0	13	8	0	6	22	19	15.8
Stoney Creek City	6	6	0	0	33	0	0	0	39	6	**
Ancaster City	7	11	0	0	0	0	0	0	7	11	-36.4
Dundas Town	2	3	0	0	0	0	0	0	2	3	-33.3
Flamborough	57	2	0	0	5	14	0	0	62	16	**
Glanbrook	8	28	0	0	0	15	0	0	8	43	-81.4
City of Burlington	2	5	0	0	0	0	0	96	2	101	-98.0
Grimsby	0	4	0	0	30	0	0	0	30	4	**
Brantford CMA	8	10	2	4	12	26	0	0	22	40	-45.0
Brant County	8	6	0	4	0	12	0	0	8	22	-63.6
Brantford City	0	4	2	0	12	14	0	0	14	18	-22.2

Table 2.1: Starts by Submarket and by Dwelling Type
January - November 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	% Change
Hamilton CMA	716	1,071	110	22	1,027	422	650	369	2,503	1,884	32.9
City of Hamilton	661	951	110	18	974	379	228	36	1,973	1,384	42.6
Former Hamilton City	105	179	8	12	134	51	100	36	347	278	24.8
Stoney Creek City	121	216	102	2	150	156	128	0	501	374	34.0
Ancaster City	62	81	0	0	112	46	0	0	174	127	37.0
Dundas Town	7	7	0	2	0	0	0	0	7	9	-22.2
Flamborough	239	29	0	0	251	45	0	0	490	74	**
Glanbrook	127	439	0	2	327	81	0	0	454	522	-13.0
City of Burlington	44	75	0	4	0	43	302	333	346	455	-24.0
Grimsby	11	45	0	0	53	0	120	0	184	45	**
Brantford CMA	199	258	14	16	82	197	15	153	310	624	-50.3
Brant County	108	76	4	14	0	64	0	0	112	154	-27.3
Brantford City	91	182	10	2	82	133	15	153	198	470	-57.9

Source: CMHC (Starts and Completions Survey)

Table 2.2: Starts by Submarket, by Dwelling Type and by Intended Market
November 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Nov 2016	Nov 2015	Nov 2016	Nov 2015	Nov 2016	Nov 2015	Nov 2016	Nov 2015
Hamilton CMA	81	37	0	0	0	102	0	0
City of Hamilton	51	37	0	0	0	6	0	0
Former Hamilton City	13	8	0	0	0	6	0	0
Stoney Creek City	33	0	0	0	0	0	0	0
Ancaster City	0	0	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	5	14	0	0	0	0	0	0
Glanbrook	0	15	0	0	0	0	0	0
City of Burlington	0	0	0	0	0	96	0	0
Grimsby	30	0	0	0	0	0	0	0
Brantford CMA	12	26	0	0	0	0	0	0
Brant County	0	12	0	0	0	0	0	0
Brantford City	12	14	0	0	0	0	0	0

Table 2.3: Starts by Submarket, by Dwelling Type and by Intended Market
January - November 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Hamilton CMA	1,027	422	0	0	422	369	228	0
City of Hamilton	974	379	0	0	0	36	228	0
Former Hamilton City	134	51	0	0	0	36	100	0
Stoney Creek City	150	156	0	0	0	0	128	0
Ancaster City	112	46	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	251	45	0	0	0	0	0	0
Glanbrook	327	81	0	0	0	0	0	0
City of Burlington	0	43	0	0	302	333	0	0
Grimsby	53	0	0	0	120	0	0	0
Brantford CMA	82	197	0	0	12	0	3	153
Brant County	0	64	0	0	0	0	0	0
Brantford City	82	133	0	0	12	0	3	153

Source: CMHC (Starts and Completions Survey)

Table 2.4: Starts by Submarket and by Intended Market
November 2016

Submarket	Freehold		Condominium		Rental		Total*	
	Nov 2016	Nov 2015	Nov 2016	Nov 2015	Nov 2016	Nov 2015	Nov 2016	Nov 2015
Hamilton CMA	172	98	0	105	0	0	172	203
City of Hamilton	140	92	0	6	0	0	140	98
Former Hamilton City	22	13	0	6	0	0	22	19
Stoney Creek City	39	6	0	0	0	0	39	6
Ancaster City	7	11	0	0	0	0	7	11
Dundas Town	2	3	0	0	0	0	2	3
Flamborough	62	16	0	0	0	0	62	16
Glanbrook	8	43	0	0	0	0	8	43
City of Burlington	2	2	0	99	0	0	2	101
Grimsby	30	4	0	0	0	0	30	4
Brantford CMA	22	33	0	7	0	0	22	40
Brant County	8	22	0	0	0	0	8	22
Brantford City	14	11	0	7	0	0	14	18

Table 2.5: Starts by Submarket and by Intended Market
January - November 2016

Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Hamilton CMA	1,830	1,483	445	399	228	2	2,503	1,884
City of Hamilton	1,745	1,346	0	36	228	2	1,973	1,384
Former Hamilton City	247	259	0	17	100	2	347	278
Stoney Creek City	373	355	0	19	128	0	501	374
Ancaster City	174	127	0	0	0	0	174	127
Dundas Town	7	9	0	0	0	0	7	9
Flamborough	490	74	0	0	0	0	490	74
Glanbrook	454	522	0	0	0	0	454	522
City of Burlington	44	94	302	361	0	0	346	455
Grimsby	41	43	143	2	0	0	184	45
Brantford CMA	289	451	18	20	3	153	310	624
Brant County	112	153	0	1	0	0	112	154
Brantford City	177	298	18	19	3	153	198	470

Source: CMHC (Starts and Completions Survey)

Table 3: Completions by Submarket and by Dwelling Type
November 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	Nov 2016	Nov 2015	Nov 2016	Nov 2015	Nov 2016	Nov 2015	Nov 2016	Nov 2015	Nov 2016	Nov 2015	% Change
Hamilton CMA	38	96	30	2	126	17	30	6	224	121	85.1
City of Hamilton	32	78	28	2	126	13	30	0	216	93	132.3
Former Hamilton City	8	9	0	2	14	0	30	0	52	11	**
Stoney Creek City	18	31	28	0	8	6	0	0	54	37	45.9
Ancaster City	1	5	0	0	18	0	0	0	19	5	**
Dundas Town	1	2	0	0	0	0	0	0	1	2	-50.0
Flamborough	0	0	0	0	40	7	0	0	40	7	**
Glanbrook	4	31	0	0	46	0	0	0	50	31	61.3
City of Burlington	5	9	0	0	0	4	0	2	5	15	-66.7
Grimsby	1	9	2	0	0	0	0	4	3	13	-76.9
Brantford CMA	18	12	2	0	6	3	0	153	26	168	-84.5
Brant County	8	6	2	0	6	3	0	0	16	9	77.8
Brantford City	10	6	0	0	0	0	0	153	10	159	-93.7

Table 3.1: Completions by Submarket and by Dwelling Type
January - November 2016

Submarket	Single		Semi		Row		Apt. & Other		Total		
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	% Change
Hamilton CMA	746	1,047	92	106	624	874	498	467	1,960	2,494	-21.4
City of Hamilton	661	855	86	104	602	640	310	225	1,659	1,824	-9.0
Former Hamilton City	107	176	12	58	81	66	310	121	510	421	21.1
Stoney Creek City	108	292	70	42	132	267	0	65	310	666	-53.5
Ancaster City	63	94	0	0	72	48	0	39	135	181	-25.4
Dundas Town	6	5	2	0	0	0	0	0	8	5	60.0
Flamborough	48	89	0	4	86	105	0	0	134	198	-32.3
Glanbrook	329	199	2	0	231	154	0	0	562	353	59.2
City of Burlington	51	106	4	2	22	78	188	205	265	391	-32.2
Grimsby	34	86	2	0	0	156	0	37	36	279	-87.1
Brantford CMA	217	269	16	2	131	74	7	211	371	556	-33.3
Brant County	90	80	14	0	35	23	0	0	139	103	35.0
Brantford City	127	189	2	2	96	51	7	211	232	453	-48.8

Source: CMHC (Starts and Completions Survey)

Table 3.2: Completions by Submarket, by Dwelling Type and by Intended Market
November 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	Nov 2016	Nov 2015	Nov 2016	Nov 2015	Nov 2016	Nov 2015	Nov 2016	Nov 2015
Hamilton CMA	126	17	0	0	0	2	30	4
City of Hamilton	126	13	0	0	0	0	30	0
Former Hamilton City	14	0	0	0	0	0	30	0
Stoney Creek City	8	6	0	0	0	0	0	0
Ancaster City	18	0	0	0	0	0	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	40	7	0	0	0	0	0	0
Glanbrook	46	0	0	0	0	0	0	0
City of Burlington	0	4	0	0	0	2	0	0
Grimsby	0	0	0	0	0	0	0	4
Brantford CMA	6	3	0	0	0	0	0	153
Brant County	6	3	0	0	0	0	0	0
Brantford City	0	0	0	0	0	0	0	153

Table 3.3: Completions by Submarket, by Dwelling Type and by Intended Market
January - November 2016

Submarket	Row				Apt. & Other			
	Freehold and Condominium		Rental		Freehold and Condominium		Rental	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Hamilton CMA	610	838	14	36	33	303	465	164
City of Hamilton	588	604	14	36	0	213	310	12
Former Hamilton City	81	30	0	36	0	119	310	2
Stoney Creek City	118	267	14	0	0	55	0	10
Ancaster City	72	48	0	0	0	39	0	0
Dundas Town	0	0	0	0	0	0	0	0
Flamborough	86	105	0	0	0	0	0	0
Glanbrook	231	154	0	0	0	0	0	0
City of Burlington	22	78	0	0	33	90	155	115
Grimsby	0	156	0	0	0	0	0	37
Brantford CMA	131	71	0	3	4	0	3	211
Brant County	35	23	0	0	0	0	0	0
Brantford City	96	48	0	3	4	0	3	211

Source: CMHC (Starts and Completions Survey)

Table 3.4: Completions by Submarket and by Intended Market November 2016								
Submarket	Freehold		Condominium		Rental		Total*	
	Nov 2016	Nov 2015	Nov 2016	Nov 2015	Nov 2016	Nov 2015	Nov 2016	Nov 2015
Hamilton CMA	192	114	2	3	30	4	224	121
City of Hamilton	186	93	0	0	30	0	216	93
Former Hamilton City	22	11	0	0	30	0	52	11
Stoney Creek City	54	37	0	0	0	0	54	37
Ancaster City	19	5	0	0	0	0	19	5
Dundas Town	1	2	0	0	0	0	1	2
Flamborough	40	7	0	0	0	0	40	7
Glanbrook	50	31	0	0	0	0	50	31
City of Burlington	3	13	2	2	0	0	5	15
Grimsby	3	8	0	1	0	4	3	13
Brantford CMA	26	14	0	0	0	154	26	168
Brant County	16	9	0	0	0	0	16	9
Brantford City	10	5	0	0	0	154	10	159

Table 3.5: Completions by Submarket and by Intended Market January - November 2016								
Submarket	Freehold		Condominium		Rental		Total*	
	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015	YTD 2016	YTD 2015
Hamilton CMA	1,429	1,776	52	516	479	202	1,960	2,494
City of Hamilton	1,329	1,413	6	361	324	50	1,659	1,824
Former Hamilton City	194	248	6	133	310	40	510	421
Stoney Creek City	296	534	0	122	14	10	310	666
Ancaster City	135	142	0	39	0	0	135	181
Dundas Town	8	5	0	0	0	0	8	5
Flamborough	134	195	0	3	0	0	134	198
Glanbrook	562	289	0	64	0	0	562	353
City of Burlington	64	146	46	130	155	115	265	391
Grimsby	36	217	0	25	0	37	36	279
Brantford CMA	352	305	16	36	3	215	371	556
Brant County	139	93	0	10	0	0	139	103
Brantford City	213	212	16	26	3	215	232	453

Source: CMHC (Starts and Completions Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
November 2016

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
City of Hamilton													
November 2016	5	10.6	8	17.0	8	17.0	12	25.5	14	29.8	47	-	459,864
November 2015	3	4.0	7	9.3	15	20.0	22	29.3	28	37.3	75	490,000	560,830
Year-to-date 2016	103	14.8	129	18.6	129	18.6	147	21.2	187	26.9	695	455,000	469,476
Year-to-date 2015	74	9.3	135	16.9	93	11.7	203	25.4	293	36.7	798	480,000	501,712
Former Hamilton City													
November 2016	1	14.3	0	0.0	1	14.3	4	57.1	1	14.3	7	-	-
November 2015	0	0.0	0	0.0	4	44.4	4	44.4	1	11.1	9	-	498,225
Year-to-date 2016	21	18.3	11	9.6	17	14.8	42	36.5	24	20.9	115	-	462,427
Year-to-date 2015	19	11.6	26	15.9	28	17.1	63	38.4	28	17.1	164	-	498,225
Stoney Creek City													
November 2016	0	0.0	0	0.0	4	19.0	7	33.3	10	47.6	21	-	-
November 2015	2	5.6	4	11.1	4	11.1	10	27.8	16	44.4	36	-	491,462
Year-to-date 2016	4	4.0	9	9.1	14	14.1	21	21.2	51	51.5	99	-	520,429
Year-to-date 2015	18	6.7	39	14.6	21	7.9	57	21.3	132	49.4	267	490,000	507,636
Ancaster City													
November 2016	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
November 2015	0	0.0	0	0.0	0	0.0	1	16.7	5	83.3	6	-	-
Year-to-date 2016	3	4.3	2	2.9	9	13.0	7	10.1	48	69.6	69	-	535,299
Year-to-date 2015	4	4.1	1	1.0	3	3.1	17	17.5	72	74.2	97	555,000	636,691
Dundas Town													
November 2016	0	0.0	0	0.0	0	0.0	0	0.0	1	100.0	1	-	-
November 2015	0	0.0	0	0.0	0	0.0	1	50.0	1	50.0	2	-	-
Year-to-date 2016	0	0.0	1	16.7	1	16.7	0	0.0	4	66.7	6	-	-
Year-to-date 2015	0	0.0	0	0.0	0	0.0	2	40.0	3	60.0	5	-	-
Flamborough													
November 2016	3	50.0	3	50.0	0	0.0	0	0.0	0	0.0	6	-	-
November 2015	0	n/a	0	n/a	0	n/a	0	n/a	0	n/a	0	-	-
Year-to-date 2016	9	19.6	13	28.3	5	10.9	4	8.7	15	32.6	46	-	412,792
Year-to-date 2015	14	15.4	33	36.3	3	3.3	24	26.4	17	18.7	91	-	352,007
Glanbrook													
November 2016	1	8.3	5	41.7	3	25.0	1	8.3	2	16.7	12	-	430,483
November 2015	1	4.5	3	13.6	7	31.8	6	27.3	5	22.7	22	-	473,491
Year-to-date 2016	66	18.3	93	25.8	83	23.1	73	20.3	45	12.5	360	450,000	438,359
Year-to-date 2015	19	10.9	36	20.7	38	21.8	40	23.0	41	23.6	174	-	454,518
City of Burlington													
November 2016	0	0.0	0	0.0	0	0.0	0	0.0	4	100.0	4	-	-
November 2015	0	0.0	0	0.0	0	0.0	0	0.0	12	100.0	12	-	1,055,382
Year-to-date 2016	0	0.0	0	0.0	0	0.0	0	0.0	57	100.0	57	-	1,540,483
Year-to-date 2015	0	0.0	0	0.0	0	0.0	0	0.0	105	100.0	105	640,000	1,172,033
Grimsby													
November 2016	0	0.0	0	0.0	0	0.0	1	50.0	1	50.0	2	-	-
November 2015	0	0.0	2	22.2	0	0.0	2	22.2	5	55.6	9	-	532,344
Year-to-date 2016	1	2.6	3	7.9	3	7.9	8	21.1	23	60.5	38	-	588,099
Year-to-date 2015	9	9.3	24	24.7	21	21.6	19	19.6	24	24.7	97	-	450,911

Source: CMHC (Market Absorption Survey)

Table 4a: Absorbed Single-Detached Units by Price Range
November 2016

Submarket	Price Ranges										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Hamilton CMA													
November 2016	5	9.4	8	15.1	8	15.1	13	24.5	19	35.8	53	475,000	532,895
November 2015	3	3.1	9	9.4	15	15.6	24	25.0	45	46.9	96	500,000	619,978
Year-to-date 2016	104	13.2	132	16.7	132	16.7	155	19.6	267	33.8	790	470,000	544,475
Year-to-date 2015	83	8.3	159	15.9	114	11.4	222	22.2	422	42.2	1,000	490,000	569,672

Source: CMHC (Market Absorption Survey)

Table 4b: Absorbed Single-Detached Units by Price Range November 2016													
Submarket	**Price Ranges**										Total	Median Price ($)	Average Price ($)
	< $350,000		$350,000 - $399,999		$400,000 - $449,999		$450,000 - $499,999		$500,000 +				
	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)	Units	Share (%)			
Brant County													
November 2016	5	62.5	2	25.0	0	0.0	0	0.0	1	12.5	8	-	356,638
November 2015	1	16.7	2	33.3	0	0.0	0	0.0	3	50.0	6	-	477,688
Year-to-date 2016	16	16.5	18	18.6	16	16.5	11	11.3	36	37.1	97	-	467,616
Year-to-date 2015	10	11.8	8	9.4	11	12.9	10	11.8	46	54.1	85	515,000	503,059
Brantford City													
November 2016	2	14.3	1	7.1	1	7.1	1	7.1	9	64.3	14	-	517,771
November 2015	1	25.0	1	25.0	1	25.0	1	25.0	0	0.0	4	-	392,748
Year-to-date 2016	34	25.0	39	28.7	14	10.3	12	8.8	37	27.2	136	495,000	426,310
Year-to-date 2015	50	27.2	44	23.9	32	17.4	37	20.1	21	11.4	184	400,000	401,636
Brantford CMA													
November 2016	7	31.8	3	13.6	1	4.5	1	4.5	10	45.5	22	450,000	459,177
November 2015	2	20.0	3	30.0	1	10.0	1	10.0	3	30.0	10	387,500	443,712
Year-to-date 2016	50	21.5	57	24.5	30	12.9	23	9.9	73	31.3	233	410,000	446,667
Year-to-date 2015	60	22.3	52	19.3	43	16.0	47	17.5	67	24.9	269	425,000	442,909

Source: CMHC (Market Absorption Survey)

Table 4.1: Average Price ($) of Absorbed Single-detached Units November 2016						
Submarket	Nov 2016	Nov 2015	% Change	YTD 2016	YTD 2015	% Change
Hamilton CMA	532,895	619,978	-14.0	544,475	569,672	-4.4
City of Hamilton	459,864	560,830	-18.0	469,476	501,712	-6.4
Former Hamilton City	-	498,225	n/a	462,427	498,225	-7.2
Stoney Creek City	-	491,462	n/a	520,429	507,636	2.5
Ancaster City	-	-	n/a	535,299	636,691	-15.9
Dundas Town	-	-	n/a	-	-	n/a
Flamborough	-	-	n/a	412,792	352,007	17.3
Glanbrook	430,483	473,491	-9.1	438,359	454,518	-3.6
City of Burlington	-	1,055,382	n/a	1,540,483	1,172,033	31.4
Grimsby	-	532,344	n/a	588,099	450,911	30.4
Brantford CMA	459,177	443,712	3.5	446,667	442,909	0.8
Brant County	356,638	477,688	-25.3	467,616	503,059	-7.0
Brantford City	517,771	392,748	31.8	426,310	401,636	6.1

Source: CMHC (Market Absorption Survey)

Figure 5.1a: MLS® Residential Average Price for Hamilton

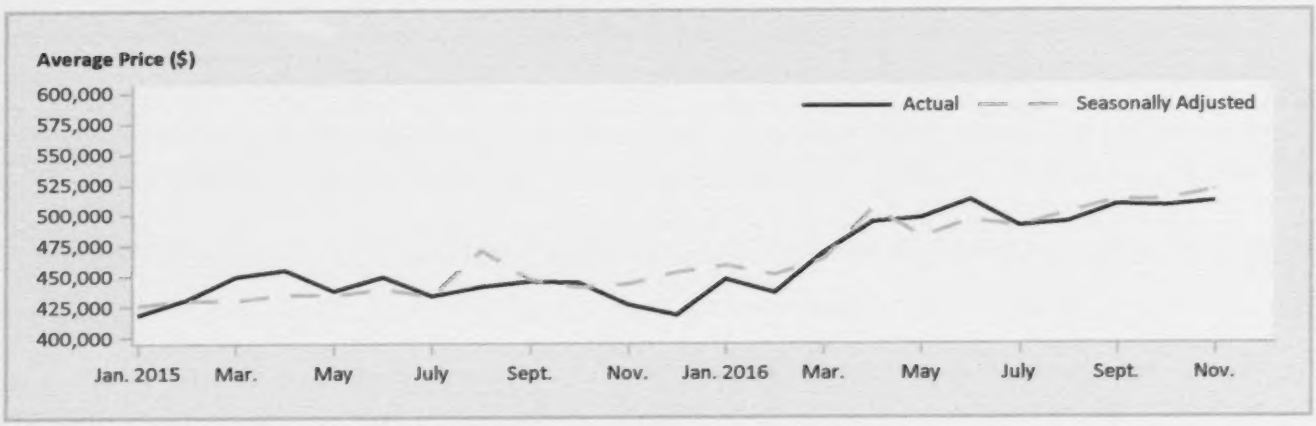


Figure 5.2a: MLS® Residential Sales for Hamilton

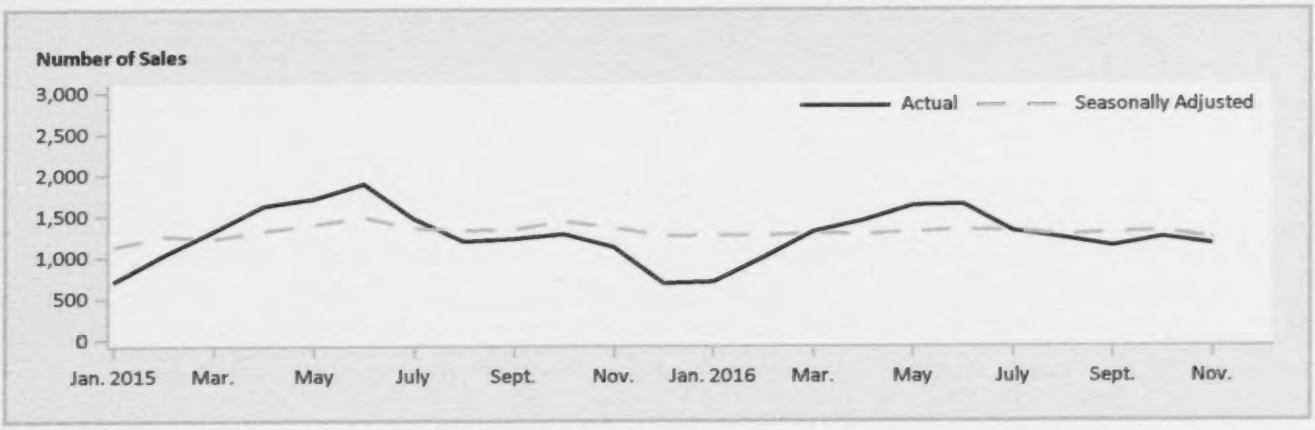
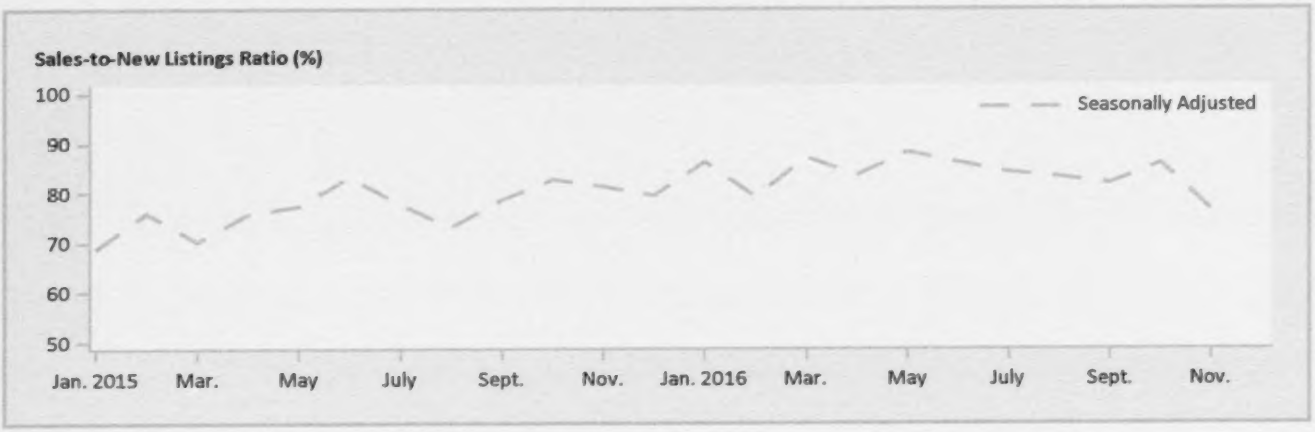


Figure 5.3a: MLS® Residential Sales- to- New Listings Ratio for Hamilton



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Source: CREA / Haver Analytics

Figure 5.1b: MLS® Residential Average Price for Brantford

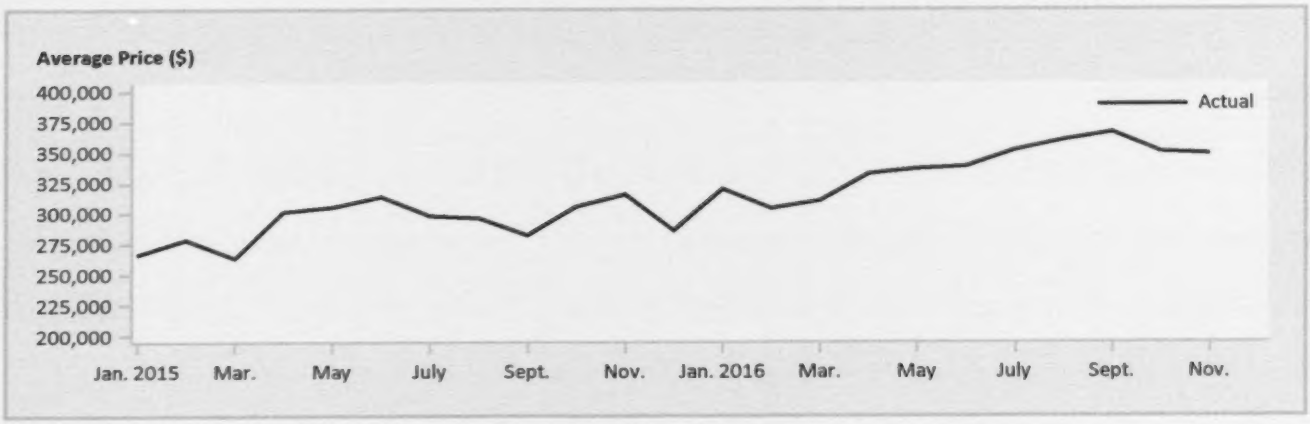


Figure 5.2b: MLS® Residential Sales for Brantford

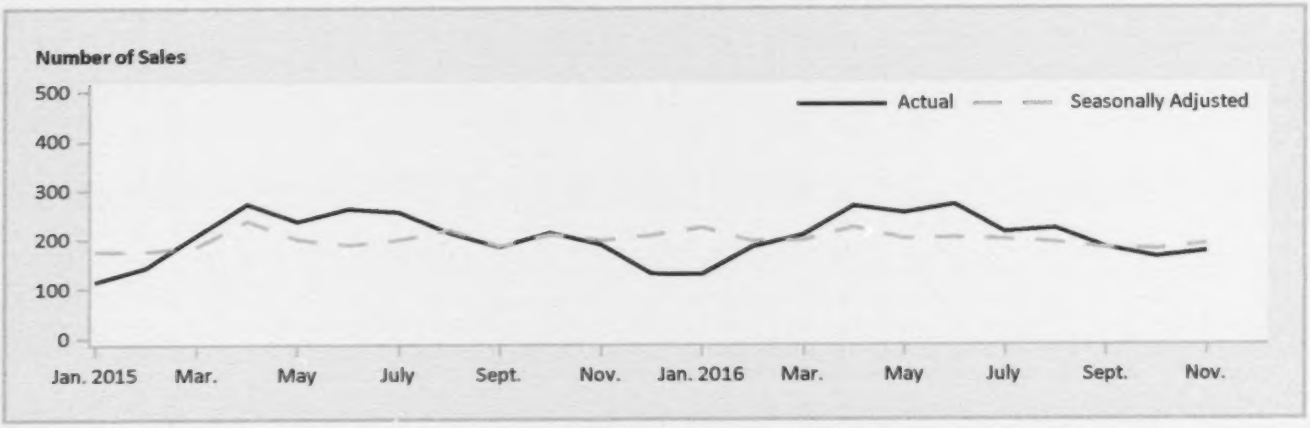
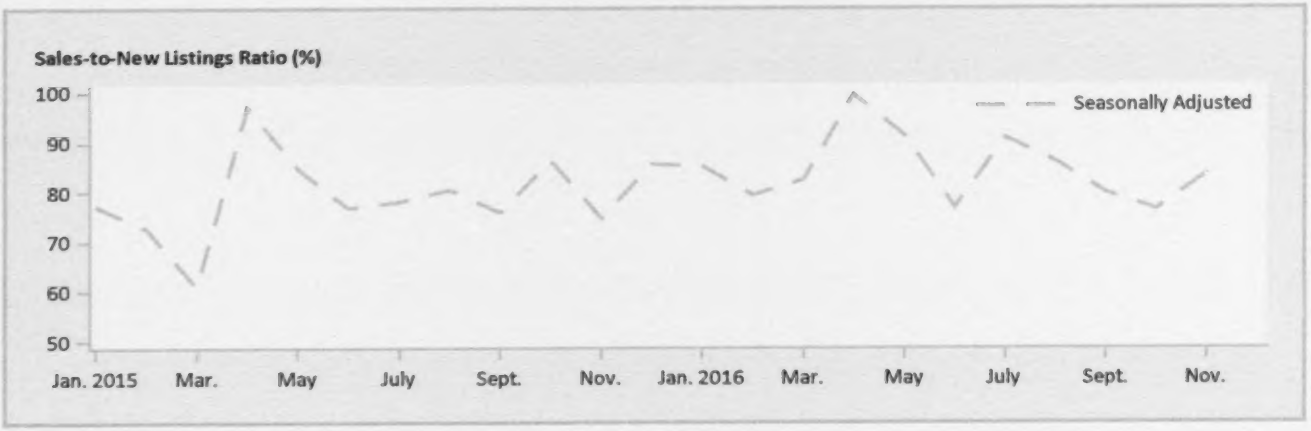


Figure 5.3b: MLS® Residential Sales- to- New Listings Ratio for Brantford



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Source: CREA / Haver Analytics
Note: Seasonally adjusted data of average price are not available at the time of publication.

Table 6a: Economic Indicators
November 2016

		Interest Rates			NHPI, Total, Hamilton CMA 2007=100	CPI, 2002 =100 (Ontario)	Hamilton Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2015	January	570	3.14	4.79	113.5	125.3	379.5	5.6	62.9	914
	February	567	2.89	4.74	113.4	126.2	378.5	5.4	62.6	917
	March	567	2.89	4.74	113.6	127.1	379.1	5.4	62.6	919
	April	561	2.89	4.64	113.6	126.9	381.1	5.1	62.7	923
	May	561	2.89	4.64	114.0	127.7	385.9	5.0	63.3	928
	June	561	2.89	4.64	114.4	128.2	387.8	5.3	63.8	928
	July	561	2.89	4.64	115.1	128.4	392.2	5.4	64.5	941
	August	561	2.89	4.64	116.0	128.0	392.1	5.2	64.4	945
	September	561	2.89	4.64	116.1	127.8	391.3	5.3	64.2	956
	October	561	2.89	4.64	116.5	127.9	385.7	5.6	63.4	947
	November	561	3.14	4.64	116.6	127.9	386.4	6.0	63.8	951
	December	561	3.14	4.64	116.6	127.5	385.4	5.9	63.5	953
2016	January	561	3.14	4.64	116.7	127.8	383.8	6.4	63.5	971
	February	561	3.14	4.64	117.3	128.2	383.4	6.1	63.1	986
	March	561	3.14	4.64	117.3	129.0	384.1	5.9	63.1	985
	April	561	3.14	4.64	117.3	129.6	387.8	5.4	63.3	977
	May	561	3.14	4.64	117.5	130.1	383.7	5.8	62.8	954
	June	561	3.14	4.64	117.5	130.4	382.0	6.0	62.6	949
	July	567	3.14	4.74	118.3	130.3	378.8	6.1	62.1	946
	August	567	3.14	4.74	118.6	129.9	378.7	6.2	62.1	950
	September	561	3.14	4.64	118.6	130.1	381.9	6.4	62.6	954
	October	561	3.14	4.64	118.6	130.6	385.3	6.4	63.1	961
	November	561	3.14	4.64		130.2	392.1	6.3	64.1	973
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

Table 6b: Economic Indicators
November 2016

		Interest Rates			NHPI, Total, Ontario CMA 2007=100	CPI, 2002 =100 (Ontario)	Brantford Labour Market			
		P & I Per $100,000	Mortgage Rates (%)				Employment SA (,000)	Unemployment Rate (%) SA	Participation Rate (%) SA	Average Weekly Earnings ($)
			1 Yr. Term	5 Yr. Term						
2015	January	570	3.14	4.79	119.7	125.3	70.8	6.0	67.6	858
	February	567	2.89	4.74	120.1	126.2	72.4	5.5	68.8	856
	March	567	2.89	4.74	120.3	127.1	73.5	5.4	69.6	854
	April	561	2.89	4.64	120.6	126.9	72.6	5.2	68.7	861
	May	561	2.89	4.64	121.0	127.7	70.0	5.8	66.6	863
	June	561	2.89	4.64	121.5	128.2	68.0	6.1	64.8	863
	July	561	2.89	4.64	121.9	128.4	67.4	7.0	64.8	866
	August	561	2.89	4.64	122.5	128.0	67.7	7.0	65.1	858
	September	561	2.89	4.64	122.7	127.8	67.8	6.4	64.6	867
	October	561	2.89	4.64	123.1	127.9	68.0	5.3	64.0	867
	November	561	3.14	4.64	123.4	127.9	67.5	5.3	63.5	876
	December	561	3.14	4.64	123.5	127.5	68.5	4.9	64.2	875
2016	January	561	3.14	4.64	123.7	127.8	68.3	5.8	64.6	874
	February	561	3.14	4.64	124.2	128.2	68.7	5.8	64.9	873
	March	561	3.14	4.64	124.5	129.0	68.3	6.9	65.2	867
	April	561	3.14	4.64	125.1	129.6	68.4	7.2	65.5	869
	May	561	3.14	4.64	126.9	130.1	69.0	7.5	66.2	869
	June	561	3.14	4.64	127.4	130.4	69.5	6.5	65.8	874
	July	567	3.14	4.74	128.4	130.3	69.9	5.5	65.5	867
	August	567	3.14	4.74	129.0	129.9	69.3	6.1	65.3	870
	September	561	3.14	4.64	129.4	130.1	68.8	6.1	64.7	865
	October	561	3.14	4.64	130.7	130.6	69.2	6.2	65.1	880
	November	561	3.14	4.64		130.2	71.2	4.8	65.9	882
	December									

"P & I" means Principal and Interest (assumes $100,000 mortgage amortized over 25 years using current 5 year interest rate)
"NHPI" means New Housing Price Index
"CPI" means Consumer Price Index
"SA" means Seasonally Adjusted

Source: CMHC, adapted from Statistics Canada (CANSIM), Statistics Canada (CANSIM)

METHODOLOGY

Starts & Completions Survey Methodology

The Starts and Completions Survey is conducted by way of site visits which are used to confirm that new units have reached set stages in the construction process. Since most municipalities in the country issue building permits, these are used as an indication of where construction is likely to take place. In areas where there are no permits, reliance has to be placed either on local sources or searching procedures.

The Starts and Completions Survey is carried out monthly in urban areas with population in excess of 50,000, as defined by the 2011 Census. In urban areas with populations of 10,000 to 49,999, all Starts are enumerated in the last month of the quarter (i.e. four times a year, in March, June, September and December). In these centres with quarterly enumeration, Completion activity is modeled based on historical patterns. Monthly Starts and Completions activity in these quarterly locations are statistically estimated at a provincial level for single and multi categories. Centres with populations below 10,000 are enumerated on a sample basis, also in the last month of each quarter (i.e. four times a year, in March, June, September and December).

The Starts and Completions Survey enumerates dwelling units in new structures only, designed for non-transient and year-round occupancy.

Mobile homes are included in the surveys. A mobile home is a type of manufactured house that is completely assembled in a factory and then moved to a foundation before it is occupied.

Trailers or any other movable dwelling (the larger often referred to as a mobile home) with no permanent foundation are excluded from the survey.

Conversions and/or alterations within an existing structure are excluded from the surveys as are seasonal dwellings, such as: summer cottages, hunting and ski cabins, trailers and boat houses; and hostel accommodations, such as: hospitals, nursing homes, penal institutions, convents, monasteries, military and industrial camps, and collective types of accommodation such as: hotels, clubs, and lodging homes.

Market Absorption Survey Methodology

The Market Absorption Survey is carried out in conjunction with the Starts and Completions Survey in urban areas with populations in excess of 50,000. When a structure is recorded as completed, an update is also made as units are sold or rented. The dwellings are then enumerated each month until such time as full absorption occurs.

STARTS AND COMPLETIONS SURVEY AND MARKET ABSORPTION SURVEY DEFINITIONS

A "**dwelling unit**", for purposes of the Starts and Completions Survey, is defined as a structurally separate set of self-contained living premises with a private entrance from outside the building or from a common hall, lobby, or stairway inside the building. Such an entrance must be one that can be used without passing through another separate dwelling unit.

A "**start**", for purposes of the Starts and Completions Survey, is defined as the beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure.

The number of units "**under construction**" as at the end of the period shown, takes into account certain adjustments which are necessary for various reasons. For example, after a start on a dwelling has commenced construction may cease, or a structure, when completed, may contain more or fewer dwelling units than were reported at start.

A "**completion**", for purposes of the Starts and Completions Survey, is defined as the stage at which all the proposed construction work on a dwelling unit has been performed, although under some circumstances a dwelling may be counted as completed where up to 10 per cent of the proposed work remains to be done.

The term "**absorbed**" means that a housing unit is no longer on the market (i.e. has been sold or rented). This usually happens when a binding contract is secured by a non-refundable deposit and has been signed by a qualified purchaser. The purpose of the Market Absorption Survey is to measure the rate at which units are sold or rented after they are completed, as well as collect prices.

DWELLING TYPES:

A "**Single-Detached**" dwelling (also referred to as "**Single**") is a building containing only one dwelling unit, which is completely separated on all sides from any other dwelling or structure. Includes link homes, where two units may share a common basement wall but are separated above grade. Also includes cluster-single developments.

A "**Semi-Detached (Double)**" dwelling (also referred to as "**Semi**") is one of two dwellings located side-by-side in a building, adjoining no other structure and separated by a common or party wall extending from ground to roof.

A "**Row (Townhouse)**" dwelling is a one family dwelling unit in a row of three or more attached dwellings separated by a common or party wall extending from ground to roof.

The term "**Apartment and other**" includes all dwellings other than those described above, including structures commonly known as stacked townhouses, duplexes, triplexes, double duplexes and row duplexes.

INTENDED MARKET:

The "**intended market**" is the tenure in which the unit is being marketed. This includes the following categories:

Freehold: A residence where the owner owns the dwelling and lot outright.

Condominium (including Strata-Titled): An individual dwelling which is privately owned, but where the building and/or the land are collectively owned by all dwelling unit owners. A condominium is a form of ownership rather than a type of house.

Rental: Dwelling constructed for rental purposes regardless of who finances the structure.

GEOGRAPHICAL TERMS:

A census metropolitan area (CMA) or a census agglomeration (CA) is formed by one or more adjacent municipalities centred on a large urban area (known as the urban core). The census population count of the urban core is at least 10,000 to form a census agglomeration and at least 100,000 to form a census metropolitan area. To be included in the CMA or CA, other adjacent municipalities must have a high degree on integration with the central urban area, as measured by commuting flows derived from census place of work data. CMAs and CAs contain whole municipalities or Census Subdivisions.

A "**Rural**" area, for the purposes of this publication, is a centre with a population less than 10,000.

All data presented in this publication is based on Statistics Canada's 2006 Census area definitions.

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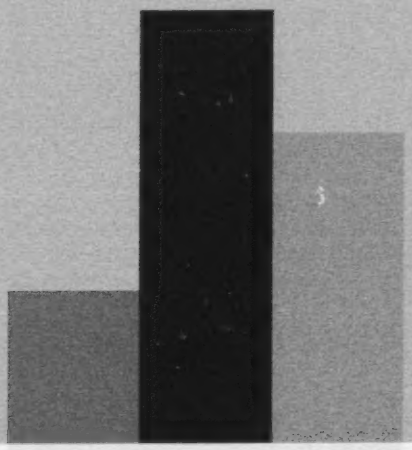

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